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PATENT
ATTORNEY DOCKET NO. 4797-30

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : William Fitzpatrick, et al.
Serial No. : 09/696,693 Examiner: Chencinski, Siegfried E
Filed : October 25, 2000 Group Art Unit: 3628
Title : SYSTEM FOR PROVIDING FINANCIAL SERVICES

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This Amendment and Response is submitted in response to the Office Action dated April 20, 2004 in connection with the above-identified application. The Commissioner is authorized to charge any deficiency or credit any overpayment to Deposit Account No. 02-4270.

JUL 19 2004

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FROM: Antonio Papageorgiou x2905

DATE: July 19, 2004

TO: Commissioner for Patents - Mail Stop AF

FACSIMILE NO. 703-872-9306

CLIENT NO. 4797/30

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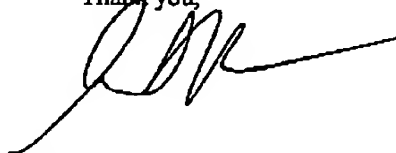
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Applicants have attached hereto an amendment and response to the final office action in the above identified application mailed April 20, 2004. Should you have any questions, please call the Applicant's representative, Antonio Papageorgiou, at 212-895-2905.

Thank you,



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